



PTO/SB/08A (08-03)

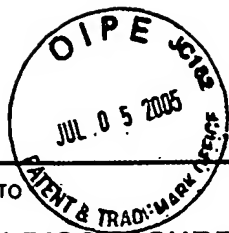
Substitute for form 349A/PTO		Complete if Known			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/049,812		
		Filing Date	December 27, 2001		
		First Named Inventor	Sprunk, Eric J.		
		Art Unit	2131		
		Examiner Name			
Sheet	1	of	2	Attorney Docket Number	018926-004100US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
BA	AA	US-5,864,667	01-26-1999	Barkan	
BA	AB	US-5,680,458	10-21-1997	Spelman, et al.	
BA	AC	US-5,237,611	08-17-1993	Rasmussen, et al.	
	AD	US-			
	AE	US-			
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	AG	US-			
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FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	† ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
BH	AU	WO	97/31450	A	08-28-1997	Visa International Service Association		<input type="checkbox"/>
BH	AV	WO	99/09700	A	02-25-1999	Barkan		<input type="checkbox"/>
	AW							<input type="checkbox"/>
	AX							<input type="checkbox"/>
	AY							<input type="checkbox"/>
	AZ							<input type="checkbox"/>
	BA							<input type="checkbox"/>
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Examiner Signature	<i>Brandon N. H.</i>	Date Considered	8-17-05
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/049,812	
			Filing Date	December 27, 2001	
			First Named Inventor	Sprunk, Eric J.	
			Art Unit	2131	
			Examiner Name		
Sheet	2	of	1	Attorney Docket Number	018926-004100US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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Examiner Signature	<i>Brownlee 9/10/05</i>	Date Considered	8-17-05
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.